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NEW ZEALAND.

POST OFFICE

SAVINGS BANK

REGULATIONS.



1st MAY, 1875.



WELLINGTON :

BY AUTHORITY: G. DIDSBURY, GOVERNMENT PRINTER.



POST OFFICE SAVINGS BANK REGULATIONS.

THE FOLLOWING REGULATIONS ARE MADE UNDER AUTHORITY
OF AN ACT OF THE GENERAL ASSEMBLY, ENTITLED "THE
POST OFFICE SAVINGS BANKS ACT, 1867."

1. In the construction of these Regulations, unless there is something in the subject or context repugnant thereto, every word importing the singular number only shall mean and include several persons or things as well as one person or thing, and the converse; and every word importing the masculine gender only shall mean and include a female as well as a male; the word "month" shall mean a calendar month; the words "Officer of the Postmaster-General" shall mean the Postmaster of every Savings Bank Office, as well as any officer of the Post Office whom he may direct to receive deposits.

2. The words "Chief Post Office" shall mean the Post Office at Auckland, Thames, New Plymouth, Napier, Wellington, Blenheim, Nelson, Westport, Greymouth, Hokitika, Christchurch, Dunedin, or Invercargill.

3. Every Post Office, being a Money Order Office, at which the Postmaster-General shall permit Savings Bank deposits to be received, will be open for that purpose, and for the repayment of moneys withdrawn, during the hours appointed for the transaction of Money Order business at the said Post Office.

4. Any Post Office, not being a Money Order Office, at which the Postmaster-General shall permit such deposits to be received or repaid, shall be open for that purpose during such hours and on such days as the Postmaster-General shall determine.

5. Deposits of One Shilling, or of any number of Shillings, or of Pounds and Shillings, will be received from any Depositor at the Post Office Savings Bank; but less than One Shilling will not be received, either by itself or as part of a larger sum.

6. Every Depositor on making a first deposit shall be required to specify his Christian name and surname, occupation and residence, to the Officer of the Postmaster-General appointed to receive the deposit, and make and sign a Declaration, in the following form, or to the effect thereof, to be witnessed by such Officer, or by some person known to him, or by a Justice of the Peace:—

Depositor's Book.	COPY OF DECLARATION TO BE SIGNED BY DEPOSITOR ON MAKING FIRST DEPOSIT.
Place	
No.	
<p>I, _____ of _____ do hereby declare to the Postmaster-General that I am desirous, on my own behalf, to become a Depositor in the Post Office Savings Bank. I do further hereby declare, that I am not directly or indi- rectly entitled to any sum or sums standing in the name or names of any other person or persons in the books of the said Post Office Savings Bank, save and except such benefit as I may be entitled to from such sum or sums as may be standing in my name as Trustee jointly with the name or names and on behalf of any other Depositor or Depositors or as a member of a legally established Friendly Society; and I do hereby also testify my consent that my deposits in the said Post Office Savings Bank shall be managed according to the Regulations thereof.</p>	
<p>Witness my hand, this _____ day of _____ 18_____. Signed by the said Depositor in the _____ presence of me, _____ { _____ }</p>	

7. If such Declaration, or any part thereof, shall not be true, or if any person shall at any time have or hold or be possessed of any deposit or funds in more than one Post Office Savings Bank within the Colony, every such person shall be liable, at the option of the Postmaster-General, to forfeit and lose all right and title to any deposit in or to any funds of any and every such Savings Bank.

8. A copy of the above Declaration and of this Rule shall be printed within the cover of every Depositor's Book.

9. On making the Declaration, and in all cases in which the signature of the Depositor is required, if the Depositor cannot write, his mark must be affixed in the presence of a witness, and attested by the signature of that witness. The witness must be known to the Officer of the Postmaster-General, and it is desirable (though not imperative) that he be not connected with the office. It is not necessary that the witness should be known to the Depositor.

10. Every Depositor shall enter and sign on the form of credit voucher supplied for the purpose by the Post Office Savings Bank the amount of each deposit made by him. Every deposit received by any Officer of the Postmaster-General, appointed for that purpose, shall be entered by him at the time in a numbered book, and the entry shall be attested by him, and by the dated stamp of his office. And the said book, with the entry so attested, shall be given to the Depositor and retained by him as primary evidence of the receipt of the deposit. The Depositor shall sign his name in a place to be provided for his signature in the Depositor's Book. The amount of each deposit, and the name, occupation, and residence of the Depositor, shall, not later than the commencement of the month after the receipt thereof, be

reported to the Postmaster-General, and the acknowledgment of the Postmaster-General, signified in the following form, by the Officer whom he shall appoint for the purpose, shall be forthwith transmitted by Post to the Depositor:—

<u>Depositor's Book.</u>	
Place.....	SAVINGS BANK DEPARTMENT, General Post Office, Wellington, N.Z.
No.....	
<p>The Postmaster having reported to the Postmaster-General the receipt by him of your Deposit of 18 , amounting to £ : : , that amount has been placed to the credit of your account in the books of this Department.</p> <p>.....</p>	
<p>N.B.—Should any alteration or erasure appear to have been made in this acknowledgment, or should it be inaccurate in any particular, it should be returned to the Secretary, General Post Office, Wellington.</p>	

11. The said acknowledgment shall be conclusive evidence of the claim of the Depositor to the repayment of such deposit, with the interest thereon, upon demand made by him in the manner hereinafter provided; and in order to allow a reasonable time for the receipt of such acknowledgment, the entry in the Depositor's Book shall also be conclusive evidence of title for six weeks from the lodgment of the deposit; and if such acknowledgment shall not have been received by the Depositor through the Post within one month from the date of his deposit, and the Depositor shall before or upon the expiry thereof

demand the said acknowledgment from the Postmaster-General, then the entry in his Book shall be conclusive evidence of title during another term of one month and *toties quoties*.

12. Interest, calculated yearly, will be allowed on every complete pound deposited at the rate determined from time to time by the Colonial Treasurer.

13. Interest shall be computed from the first day of the calendar month next following the day on which a complete pound shall have been deposited, or on which deposits of a less amount shall have made up a complete pound, up to the first day of the calendar month in which moneys are withdrawn.

14. The interest will be calculated to the 31st December in every year, and will then be added to and become part of the principal money.

15. Deposits may be made by a Trustee on behalf of another person, in the joint names of such Trustee and the person on whose account such money shall be so deposited ; but repayment of the same, or any part thereof, shall not be made without the receipt of the said parties, or the survivors or survivor of them, or the executors or administrators of such survivor, whose receipt and receipts, either personally or by agent appointed under power of attorney, shall alone be a valid discharge, except in case of infancy, insanity, or imbecility of the party on whose behalf the deposits were made, when the Postmaster-General on proof of the fact to his satisfaction, may allow repayment to be made to the Trustee alone.

A Declaration in the following form, or to the effect thereof, must be made in such cases :—

Depositor's Book.	FORM OF DECLARATION TO BE SIGNED BY THE TRUSTEE OF A DEPOSITOR.	
Place		
No.	I,	of
<p>do hereby declare to the Postmaster-General, that I am desirous of becoming a Depositor in the Post Office Savings Bank, as the Trustee of _____ of _____; and I do further declare, on behalf of myself and also on behalf of the said _____, that we are not, either jointly or severally, directly or indirectly, entitled to any sum or sums in the books of the Savings Bank above-mentioned, save and except such benefit as I or he may be entitled to from being a member of a Friendly Society, legally established, or from such sum or sums as may be standing in my name as a Depositor, on my own account; or as Trustee jointly with the name or names, and on behalf of any other Depositor or Depositors.</p>		
<p>Witness my hand, this _____ day of _____, 18_____</p>		
<p>Signed by the said Trustee in the presence of me, } }</p>		

16. Nothing in the last preceding clause shall be taken to limit or affect the provisions herein contained enabling the Postmaster-General to make payments of deposits to persons other than the Depositor in certain cases, in accordance with these Regulations.

17. Deposits may be made by or for the benefit of any person under twenty-one years of age, and repayment shall be made to such minor after he shall have attained the age of seven years in the same manner as if he were of full age. In case of minors under the age of seven years, the Declaration men-

tioned in Regulation 6 must be made by one of the parents, or by a friend on behalf of the minor.

18. Postmasters are instructed to explain to intending Depositors, that until minors attain to the age of seven years withdrawals from their accounts cannot be permitted.

19. Applications in writing from persons residing at a distance from any Post Office who may be desirous of opening an account, but are unable to attend personally to make the usual declaration before a Postmaster, may be received and acted upon. In such cases the Postmaster will forward a blank form of Declaration, which must be filled up and signed by the intending Depositor in the presence of and attested by a Justice of the Peace, or by any respectable person known to the Postmaster. The Postmaster will also forward a Depositor's Book, in which the signature of the intending Depositor is to be affixed in the place assigned for it, and be similarly attested. Both documents, with the money to be deposited, must be returned to the Postmaster without delay. On their receipt the Postmaster will enter the sum in the book in the usual manner, and return the book to the Depositor.

20. Intending Depositors are not to enter the sum in the book themselves, nor make any entry in it whatever, except their signature.

21. The Postmaster-General will not be responsible for any money which may be lost in the course of its transmission to a Postmaster for deposit in a Post Office Savings Bank.

22. If a Depositor loses his book, a duplicate thereof shall be supplied to him on payment of two shillings.

23. Deposits may be made by married women, and deposits so made, or made by women who afterwards

marry, will be repaid to any such woman, unless her husband shall give notice in writing of such marriage to the Postmaster-General, and shall apply for payment to be made to him. But no such payment shall be made until such woman has been informed of her husband's application. Any notice to a married woman under this regulation may be sent to her last known place of abode.

24. When a female Depositor marries, she shall submit a certificate of such marriage to the Chief Postmaster, or where such certificate is not readily obtainable, she shall furnish evidence of her marriage by statutory declaration. She is also required to sign her married name in her Deposit Book, and shall also sign a memorandum upon the declaration made when her account was opened, in the following form :—"I, the above-named , declare that I have been lawfully married to , of day of , 18 ." (Signature.) No withdrawals from her account will be allowed until the above requirements have been complied with.

25. If the husband of a female Depositor shall require payment of her account to be made to him, he must make a written application to that effect, to the Postmaster-General, accompanied by a certificate of his marriage, and a statutory declaration identifying the Depositor as his wife. If these documents are found satisfactory, and if the request be acceded to by the Postmaster-General, payment will be made to the husband on his producing the Depositor's Book and granting the usual receipt.

Nothing herein contained shall prejudice the provisions of Regulation 23 nor the rights of any woman who may have received a protection order under "The Married Woman's Property Protection Act, 1860," or any Act amending the same or in force for like purposes, so long as such order shall remain in

operation; but notice of the making of such order, and a copy thereof, shall be served upon the Postmaster-General at Wellington.

26. The Trustees of any legally established Friendly Society, or of any Charitable or Provident Society, or Savings Bank, when duly approved, may deposit their funds, without restriction as to amount, in the Post Office Savings Bank, and interest on such accounts will not be restricted but will be allowed on every complete pound in deposit: Provided always that such deposits shall not be of less amount than One Shilling, nor of any sum not a multiple thereof, and that a copy of the Rules of the Society or Bank be forwarded by post to the Postmaster-General, with the names and addresses of the Trustees, who will then be furnished with the necessary instructions.

27. A Declaration in the following form, or to the effect thereof, must be made in cases of Friendly Societies:—

Depositor's Book.	DECLARATION BY TRUSTEE OF A FRIENDLY SOCIETY.
Place	I, being the [Trustee,
No.	Treasurer, Steward, or Clerk] of the
[Friendly or Charitable or Provident]	
Society called the held at in the	
do hereby declare, that I am desirous on behalf of the	
Trustees of the said Society, of depositing in the Post Office	
Savings Bank the sum of £ , and I further declare that	
the sum above stated is the exclusive property of the said	
Society, specified in this Declaration, and arises from the	
contributions of the Members of the said Society [and from	
donations, if donations have been received].	
Witness my hand, this day of , 18	
$\left\{ \begin{array}{l} \text{Trustee, or} \\ \text{Treasurer, or} \\ \text{Steward, or} \\ \text{Clerk} \end{array} \right\}$ of the said Society.	
Signed in the presence of me,	

28. Every Depositor shall, once in each year, on the anniversary of the day on which he made his first deposit, forward his book to the Postmaster at the Chief Post Office in the Province, in a cover to be obtained at any Post Office Savings Bank, in order that the entries in the said book may be examined, and that the interest due to the Depositor may be inserted in his book.

29. No charge for Postage will be made upon the Depositors for the transmission of their books to the Chief Post Office in the Province, or for the return thereof to them, or for any applications they may have to make for acknowledgments of deposits, or for any application or necessary letter of inquiry respecting the sums deposited by them, or for the replies thereto.

30. Any Depositor wishing to withdraw the whole or part of the sum deposited by him, may be required to make application for the same to the Chief Postmaster of the Province, in the following form, a printed copy of which may be obtained at any Post Office Savings Bank:—

Depositor's Book.	(Date)	day of	18
Place	TO THE CHIEF POSTMASTER OF THE		
No.	PROVINCE OF		
<p>I hereby give notice that I wish to withdraw the sum of from my Deposit Account, bearing the above Number in the Books of the Post Office Savings Bank, and I request that a Warrant may be issued for the above-named sum, and made payable to me at the Post Office.</p>			
.....	Signature	} of Depositor.	
.....	Address		
.....	Occupation		

31. In the last preceding form the Depositor must specify the number of his book, the name of the office at which his first deposit was made, the sum he wishes to withdraw, his occupation and residence, and the Post Office within the Province or Postal District at which he wishes to receive his money.

32. When a Warrant for the repayment is issued, it will be forwarded to the Depositor, and, by the same post, the Postmaster at whose office the Warrant is made payable shall be advised of the issue thereof. This Warrant must be presented by the Depositor at the Post Office named thereon, together with the Depositor's Book, in which the Postmaster shall enter the amount repaid, and attest the entry with his signature and the dated stamp of his office. Interest on the portion withdrawn ceases on the first day of the calendar month in which the Warrant was issued. The Postmaster shall in all cases take a receipt from the Depositor for the amount repaid to him.

33. The receipts given by persons withdrawing money from the Post Office Savings Bank shall be in the following form, and shall not be liable to stamp duty.

Depositor's Book.	£	s.	d.
No.			
Place	DEPOSITOR'S RECEIPT.		
<p>I hereby acknowledge the receipt of the sum of pounds shillings and pence, withdrawn from the above described account.</p>			
			Stamp of Paying Post Office.
.....(Signature of Depositor.)			

34. The Postmaster will endeavour to prevent fraud, and to identify every Depositor transacting business with the Post Office Savings Bank ; but if any person shall wrongfully obtain any sum of money belonging to any Depositor, the Postmaster will not be responsible for the loss thereof.

35. When a Warrant is lost in its transit through the Post Office, and is not delivered to the Depositor, a duplicate of the same will be issued by the Postmaster, free of cost ; but if it is lost by the Depositor after due delivery by post or otherwise, a charge of One Shilling will be made for the duplicate.

36. In all cases of application for duplicate Warrants, reasonable proof of the loss of the original must be given ; and when a duplicate has been granted, notice thereof must be sent by first post to the paying officer, who will adopt the requisite precautions for guarding against future payment of the lost Warrant.

37. If after payment of a duplicate the original Warrant shall be presented for payment, the Postmaster will keep possession of it, and write across it, in red ink, "Cancelled by payment of Duplicate on the day of 18 ."

38. If a Depositor has applied for a Warrant, and before its return from the Chief Post Office has felt the place at which it is made payable, the Postmaster may, if required, and on receipt of one shilling, transfer payment of such Warrant to any Post Office Savings Bank most convenient to the Depositor within the Province in which the warrant was issued.

39. A Warrant cannot be cancelled, except in the case of payment of a duplicate ; but the Postmaster may take it as a reinvestment, by passing the amount through the Depositor's Book, first as a withdrawal, and afterwards as a deposit.

40. A Depositor who is about to remove from one Province to another should give a written authority to the Chief Postmaster of the Province which he is leaving to transfer the balance of deposits standing to his credit to the office most convenient to him in the Province to which he is about to remove. The Postmaster will thereupon transmit a Certificate to the Post Office Savings Bank to which the balance of deposits is to be transferred, and will at once close the Depositor's account. But unless the account shall be so transferred, the Depositor shall not be entitled to withdraw any deposit except from a Post Office within the Province in which the same shall have been deposited. Interest shall cease to be allowed on the balance of deposits transferred from the first day of the month in which the account is closed at the office from which it is transferred, until the first day of the month following that in which it is opened at the office to which it is transferred. It shall not be lawful for any Depositor to transfer the balance of his deposits from one Province to another, unless the account in respect of which such balance shall be payable, has been open three months in the Province from which the Depositor may require it to be transferred.

41. The authority for transfer shall be in the following form:—

<u>Depositor's Book.</u>	<u>NOTICE TO TRANSFER ACCOUNT.</u>	
Place	day of	, 18
No.	To THE CHIEF POSTMASTER OF THE PROVINCE OF	
I, the undersigned, do hereby authorize and direct you to transfer on my account to the Post Office Savings Bank at the sum of		
with interest allowed for this year to date of transfer, being the balance of deposits due to me.		
Witness my hand this		day of
	

42. Applications by Telegram for the transfer of accounts will not be attended to.

43. The certificate of the amount due to the Depositor, when received at the office of the Postmaster to which an account is thus transferred, will be shown in a new account to be opened with the said Depositor.

44. Such certificate shall be in the following form :—

Depositor's Book.	CERTIFICATE OF TRANSFER OF ACCOUNT.
Place	TO THE POSTMASTER OF
No.	It is hereby certified that the Balance standing in the Books of the Post Office Savings Bank to the credit of the Depositor, of , numbered as above, on the day of , in the year 18 , amounts in the whole to the sum of and you are requested to place the same to the credit of the said Depositor.
(Signature of Postmaster)	

45. Except in the cases herein specially provided for, repayments shall be made only to the Depositor in person, or to the bearer of an order under his hand, signed in the presence of, and attested by, a person known to the Postmaster, a Justice of the Peace, or, in case of sickness, of the Medical Attendant, or a Minister of Religion. If the Depositor be resident out of the Colony of New Zealand, his signature must be verified by some Governor, Judge, Mayor, Notary Public, or British Consul, or other constituted authority of the place in which he resides. Printed

forms of orders can be obtained at any Post Office Savings Bank.

46. Applications to withdraw money deposited by any Friendly, Charitable, or Provident Society, or Savings Bank, must be signed by the sole Trustee, or two of the Trustees, of any such Society or Savings Bank, or when there is no Trustee, then by the Treasurer, or some officer performing the duty of Treasurer; and the names of the Trustee or Treasurer, or other officer of the Society authorized to receive the amount to be withdrawn, shall be stated in the notice of withdrawal. The Warrant for payment of the amount shall be made out in the name of such Trustee, Treasurer, or Officer, and the receipt of such person apparently authorized shall be a sufficient discharge for the same.

47. In the event of the death, removal, or resignation of a Trustee of a Friendly, Charitable, or Provident Society, or Savings Bank, or the alteration of the persons named as Trustees on opening its account in a Post Office Savings Bank, such Society, or Savings Bank, or the persons having the management thereof, shall furnish the Chief Postmaster with a note of such death, removal, or resignation, and (on the appointment of every new Trustee) a certified extract from the Minute Book of the Society, or certified copy of the Resolution by which he has been appointed, shall in like manner be forwarded to the Chief Postmaster.

DEATH AND INSANITY.

48. In case any Depositor shall die leaving any sum of money not exceeding £50, exclusive of interest, deposited in the Post Office Savings Bank, and Probate of his Will or Letters of Administration be not produced to the Chief Postmaster of the

Province, or if notice in writing of the existence of a Will, and intention to prove the same, or to take out Letters of Administration, be not given to the Chief Postmaster of the Province, at his Chief Office, within the period of one month from the Death of the Depositor; or if such notice be given, but such Will be not proved, or Letters of Administration be not taken out, and the Probate or Letters of Administration (as the case may be) produced to the Chief Postmaster of the Province within the period of two months from the death of the Depositor, it shall be lawful for the Postmaster-General, after such period of one or two months, as the case may be, to pay all just debts due or owing by such deceased Depositor, and to defray the expenses of his funeral, so far as the said sum of money shall extend, and divide the surplus, if any, at his discretion, to or amongst the widow or relatives of the deceased Depositor, or any one or more of them; or, if he shall think proper, according to the Statute of Distributions.

49. When there is no Will nor Letters of Administration, the claimant of the deceased Depositor's account must make a statutory declaration before a Magistrate, setting forth the grounds on which he claims it, and forward the declaration to the Chief Postmaster, together with certificates, or other satisfactory evidence, of the death of the Depositor, and of his identity. A statement showing, as far as may be, where deceased was born, what relatives he had in New Zealand or elsewhere, and what debts he left, if any, must also be produced.

50. In case any Depositor shall die leaving any sum of money in the Post Office Savings Bank which (exclusive of interest) shall exceed the sum of Fifty Pounds, the same shall only be paid to the Executor or Administrator on the production of the Probate of

the Will, or Letters of Administration of the estate or effects of the deceased Depositor, or of a rule or order to administer made under "The Public Trust Office Act Amendment Act, 1873," to the Chief Postmaster of the Province, who, after satisfying himself as to their authenticity will forward an attested copy, or extract, with the usual application, to the Accountant, Savings Bank Department, Wellington, for the decision of the Postmaster-General: Provided that in cases where the estate of the deceased Depositor is being administered under the provisions of the last-mentioned Act, without any rule or order to administer, the Public Trustee shall forward to the Chief Postmaster a statutory declaration, signed by himself, showing that the assets of the estate to be administered are under the value of fifty pounds, and that he is lawfully administering the same, and thereupon the deposit and interest may be paid to such Public Trustee. But in any case within the terms of this and the two last preceding regulations, the Postmaster-General may require such additional evidence as to death or identity of the deceased Depositor as he shall be advised or require.

51. If any Depositor, being illegitimate, shall die intestate, leaving any person or persons who, but for the illegitimacy of such Depositor, or of such person or persons, would be entitled to the money due to such deceased Depositor, it shall be lawful for the Postmaster-General, with the advice in writing of the Attorney-General or other Law Officer of the Crown, to pay the money of such deceased Depositor to any one or more of the persons who in his opinion would have been entitled to the same according to the Statute of Distributions, if the said Depositor or such person or persons, or all or both of them, had been legitimate.

52. If any Depositor shall become insane, or otherwise incapacitated to act, and the same shall be proved to the satisfaction of the Postmaster-General, and if the Postmaster-General shall be satisfied of the urgency of the case, he may authorize payment from time to time, out of the funds of such Depositor, to any person whom he shall judge proper, and the receipt of such person shall be a good discharge for the same: Provided that where the deposits of any such Depositor are claimed by the Public Trustee under any law for the time being in force authorizing him in that behalf, the Postmaster-General may, if he think fit, cause such deposits to be paid to the Public Trustee or to any Agent whom he may appoint.

MISCELLANEOUS.

53. If any dispute shall arise between the Postmaster-General and any individual Depositor, or any executor, administrator, next of kin, or creditor or assignee of a Depositor who may become bankrupt or insolvent, or any person claiming to be such executor, administrator, next of kin, creditor or assignee, or to be entitled to any money deposited in the Post Office Savings Bank, then and in every such case the matter in dispute shall be referred to arbitration, as provided by the 47th section of "The Savings Bank Act, 1858,"—one arbitrator to be chosen and appointed by the Postmaster-General, and the other by the party with whom the dispute arose. And for the purposes of this regulation the said 47th section shall, subject hereto, be deemed to be incorporated herewith.

54. When a Depositor applies for payment of the balance of money deposited, and of interest, and desires the account to be closed, the Deposit Book must be given up. Should a new account be after-

wards opened, it will be necessary that a new Deposit Book be issued, and that the other regulations should be strictly conformed to.

But if a Depositor opens an account and closes it again within the period of one month from the date on which he opened it, he will be charged One Shilling for the books, forms, and ledger-space thus occupied.

55. The Officers of the Postmaster-General engaged in the receipt or payment of deposits shall not disclose the name of any Depositor, nor the amount deposited or withdrawn by him, except to the Postmaster-General or to such of his Officers as may be appointed to assist in carrying out the provisions of the Post Office Savings Bank Act.

By Authority: GEORGE DIDSBURY, Government Printer, Wellington.



